

CLIENT DISCLOSURE STATEMENT

For **Julius Capilitan** an RFA for **The Capilitan Group** and contracted to **Century21 Financial**

Email: julius.capilitan@century21.co.nz **Mobile:** 0272777352 **Office Address:** L1, 193/195 Main Road, Tawa

It is important that you read this document

This information will help you to choose a financial adviser that best suits your needs. It will also provide some useful information about the financial adviser that you choose.

What sort of adviser am I?

I am a registered, but not authorised, financial adviser. I offer my services around category two financial products, which are residential and commercial bank funding like mortgages, investor loans, construction and development loans and life, health and disability risk products.

I am accredited with the banks, finance companies and insurance providers under **The Capilitan Group**. I am affiliated to Century21 Financial as a contractor for the purposes of mortgages, business/commercial lending and personal/business risk products.

What should you do if something goes wrong?

If you have a problem, concern, or complaint about any part of my service, please tell me so I can try to fix the problem. You may contact our internal disputes service by telephoning, emailing or putting a letter in writing to myself (on the above contact details) or you can email Complaints@century21.co.nz

If we cannot agree on how to resolve the issue, you can contact **Financial Services Complaints Limited**. This service will cost you nothing, and will help us resolve any disagreements. You can contact them on 0800 347 257 or by emailing info@fscl.org.nz or in writing to PO Box 5967, Wellington 6140.

How am I regulated by the Government?

You can check that I am a registered financial adviser at <http://www.fspr.govt.nz>. The Financial Markets Authority regulates financial advisers. Contact the Financial Markets Authority for more information, including financial tips and warnings.

You can report information or complain about my conduct to the Financial Markets Authority, but in the event of a disagreement, you may choose to first use the dispute resolution procedures described above under "What should you do if something goes wrong?".

Declaration

I Julius Capilitan declare to the best of my knowledge, the information contained in this disclosure statement is true and complete and complies with the disclosure requirements in the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010.

Client confirmation they have received a copy.

Signed: _____

Date: ____/____/____

Signed: _____

Date: ____/____/____

This Disclosure Statement, version 4, was prepared (18.1.2020)